



900 BEDFORD STREET
STAMFORD, CT 06901

Contact Info:

Contact phone number:
1-888-PATRIOT
Web address:
www.BankPatriot.com

Customer Statement

Account Number:

REDACTED 6761

Statement Date: Jan 01, 2022 thru Jan 31, 2022

Summary - All Accounts

Product	Account #	Ending Balance
Patriot Checking	REDACTED 6761	\$6,084.01

DAVOUD GHATANFARD
ROSEY KALAYJIAN
1133 WARBURTON AVENUE #505N
YONKERS NY 10701

Patriot Checking - REDACTED 6761		Withdrawal	Deposit	Balance
	BEGINNING BALANCE			\$5,373.22
Jan 03	External Withdrawal GINSBURGDEV-RT03 805-699-2040 - WEB PMTS	4,745.00		628.22
Jan 04	External Deposit LAURA CHRISTY MI 1233236186 RX - DIRECT DEP		1,389.01	2,017.23
Jan 07	Deposit Internet Transfer from xxxx5258 CK		5,000.00	7,017.23
Jan 10	Deposit		1,422,793.18	1,429,810.41
Jan 11	External Deposit LAURA CHRISTY MI 1233236186 RX - DIRECT DEP		1,389.01	1,431,199.42
Jan 12	External Withdrawal TJMAXX MASTERCAR MONEYLINE EXPRESS - BILL PAYMT	571.60		1,430,627.82
Jan 12	Eff. 01-11 External Withdrawal PUREPRGM -- 8888137873	3,861.75		1,426,766.07
Jan 12	Withdrawal	1,422,793.18		3,972.89
Jan 19	External Deposit SSA TREAS 310 - XXSOC SEC		3,273.00	7,245.89
Jan 19	External Deposit LAURA CHRISTY MI 1233236186 RX - DIRECT DEP		1,389.01	8,634.90
Jan 20	External Withdrawal PSEG LI MONEYLINE EXPRESS -- BILL PAYMT	245.05		8,389.85
Jan 25	External Deposit LAURA CHRISTY MI 1233236186 RX - DIRECT DEP		1,389.01	9,778.86
Jan 26	External Withdrawal AMEX EPAYMENT ER AM - ACH PMT	970.93		8,807.93
Jan 26	External Withdrawal CAPITAL ONE, NA MONEYLINE EXPRESS - BILL PAYMT	1,000.00		7,807.93
Jan 26	External Withdrawal AMEX EPAYMENT ER AM - ACH PMT	1,373.70		6,434.23

December 2021 Statement Issue

On your December 2021 statements there was an issue with statements where the check numbers were masked in error. This caused the section of the statement under "Check Summary" to render incorrectly – the check numbers and amounts are incorrect on this section. The balance history was correct. We have since rectified this issue and apologize for any inconvenience. Please contact the Banking Center at **1.888.PATRIOT (728-7468)** with any additional questions.

Health Savings Account (HSA)

You may want to consider opening an **HSA** in 2022. **HSAs** are ideal for business owners and employees who participate in high deductible health care plans.

HSAs offer tax benefits so that you can save more for routine or unexpected medical expenses. We can even help you transfer your Health Savings Account from another institution to Patriot. You have until April 15, 2022 to contribute the maximum HSA amount to save on your 2021 taxes.

Call **1.888.PATRIOT (728-7468)** or visit **BankPatriot.com** for details.



To expedite your change of address please mail this portion of this statement to:
Patriot Bank, N.A., Attn.: Deposit Operations, 900 Bedford Street, Stamford, CT 06901.

Name _____			
Telephone No. () _____			
Address _____			
City _____	State _____	Zip Code _____	
Email _____			
Date _____	AUTHORIZED SIGNATURE		

**PATRIOT BANK, N.A.
DEPOSIT OPERATIONS
900 BEDFORD STREET
STAMFORD CT 06901**

CHECKBOOK RECONCILIATION / BALANCING YOUR CHECKBOOK

Before you Start ... Please be sure your checkbook contains all automatic transactions shown on this statement (such as automatic deposits, interest credits, credit advances, transfers, payments, service changes, etc.)

Then ... Compare and check off debits and credits on the statement against your checkbook. In the column below, list any checks you have written which do not appear on this statement. Also be sure to include any other deductions recorded in your checkbook but not listed on this statement.

CHECKS OUTSTANDING				DEPOSITS NOT ON STATEMENT		ENTER	
NUMBER	AMOUNT	NUMBER	AMOUNT			Ending balance from front of statement	\$ _____
						(1)	
TOTAL TO TOP OF NEXT COLUMN		TOTAL CHECKS OUTSTANDING			TOTAL DEPOSITS	BALANCE	Should equal the balance now shown in your checkbook \$ _____

To determine whether a preauthorized transfer (such as a social security deposit) has been made to your account, you can call us at 1.888.PATRIOT (728.7468).

In Case of Errors or Questions About Your Electronic Transfers:

Telephone us at 1.888.PATRIOT (728.7468) or write us at Patriot Bank, N.A., Attn.: Deposit Operations, 900 Bedford Street, Stamford, Connecticut 06901 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IF YOUR ACCOUNT DOES NOT BALANCE,
check the items below:

1. Are the amounts of all deposits you have entered in your checkbook the same as those shown on this statement?
2. Are there any checks shown on this statement that are not listed in your checkbook?
3. Is the amount of each check correctly recorded in your checkbook?
4. Is the addition and subtraction in your checkbook correct?
5. Have you checked all automatic transactions involving your account?
6. If this is an interest bearing account, have you added this month's interest in your checkbook?

(4) BILLING RIGHTS SUMMARY. In Case of Errors or Questions about your Monthly Statement ("bill").

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Patriot Bank, N.A., Attn.: Loan Operations, 900 Bedford Street, Stamford, Connecticut 06901 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

PATRIOT BANK, N.A.

HOME EQUITY LINE / LINE OF CREDIT / OVERDRAFT PROTECTION

(1) FINANCE CHARGE. A Finance Charge will be assessed on the Average Daily Balance of your Account for every day of your Billing Cycle. A Finance Charge begins to accrue whenever an Advance is posted to your Account, regardless of when and how much you pay after being billed. To get the Average Daily Balance, Lender takes the beginning balance of your Account for every day of the Billing Cycle, adds all new Advances, subtracts all payments and credits, all unpaid late charges, all unpaid Finance Charges, and all other charges. This gives Lender the daily balance. Lender then adds up all the daily balances and divides the total by the number of days in the Billing Cycle. The result is the Average Daily Balance for the Billing Cycle. Lender figures the Finance Charge on your Account by multiplying the applicable Daily Periodic Rate by the Average Daily Balance of your Account and multiplying the result by the number of days in the Billing Cycle. The result is the amount of Finance Charge for the Billing Cycle.

(2) RATES. The periodic rate and annual percentage rate which we used to compute the finance charge are the rates set forth in the computer type on the front of this statement.

(3) VARIABLE RATE ACCOUNTS. The daily periodic rate may vary from billing cycle to billing cycle.





Account Number:

REDACTED 6761

Statement Date: Jan 01, 2022 thru Jan 31, 2022

Patriot Checking - 530216761

Date	Transaction Description	Withdrawal	Deposit	Balance
Jan 27	Deposit Internet Transfer from xxxxx5258 CK		12,000.00	18,434.23
Jan 28	External Withdrawal CONSOLIDATED EDI MONEYLINE EXPRESS - BILL PAYMT	210.43		18,223.80
Jan 28	External Withdrawal FAM/LOANCARE MTG 00000000000000000000 - MTG PYMT	12,139.79		6,084.01
ENDING BALANCE				\$6,084.01

Overdraft/Returned Item Fees

Fee Type	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Account Summary

Previous Date	Beginning Balance	Deposits	Interest Paid	Withdrawals	Service Charge	Ending Balance
01/01/2022	5,373.22	1,448,622.22	0.00	1,447,911.43	0.00	6,084.01